

## UNITED STATES BANKRUPTCY COURT Eastern District of Texas

## Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 4/2/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

### Creditors — Do not file this notice in connection with any proof of claim you submit to the court. See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Efton Bryon Glover  
903 Rushmore Dr.  
Allen, TX 75002

Kate Jennifer Glover  
903 Rushmore Dr.  
Allen, TX 75002

Case Number:  
13-40866

Social Security / Individual Taxpayer ID / Employer Tax ID / Other  
nos:  
xxx-xx-4695  
xxx-xx-6605

Attorney for Debtor(s) (name and address):

Michael R. Sices  
Law Offices of Michael R. Sices, pc  
2000 N. Central Expy  
Suite 209  
Plano, TX 75074  
Telephone number: (972) 914-8372

Bankruptcy Trustee (name and address):

Janna L. Countryman  
P. O. Box 941166  
Plano, TX 75094-1166  
Telephone number: (972) 943-2580

### Meeting of Creditors

Date: **May 23, 2013**

Time: **08:30 AM**

Location: **Plano 341 Meeting, 500 North Central Expressway, Suite 380, Plano, TX 75074**

### Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

#### Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **8/21/13**

For a governmental unit (except as otherwise  
provided in Fed. R. Bankr. P. 3002 (c)(1)): **9/30/13**

#### Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

#### Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 7/22/13

#### Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

#### Filing of Plan, Hearing on Confirmation of Plan

The debtor has filed a plan. The plan or a summary of the plan will be sent separately. The hearing on confirmation will be held:

Date: **6/26/13**, Time: **09:30 AM**, Location: **Plano Bankruptcy Courtroom, 660 N. Central Expressway, Third Floor, Plano, TX 75074**

**Objections to confirmation must be filed in writing with the Court no later than (14) days  
prior to the scheduled hearing to consider confirmation of the plan.**

### Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

SEND CORRESPONDENCE TO: JANNA L. COUNTRYMAN, TRUSTEE, P. O. BOX 941166, PLANO, TX 75094-1166

SEND PAYMENTS TO: JANNA L. COUNTRYMAN, STANDING CHAPTER 13 TRUSTEE, P.O. BOX 628, TYLER, TX 75710

#### Address of the Bankruptcy Clerk's Office:

Suite 300B  
660 North Central Expressway  
Plano, TX 75074  
Telephone number: (972)509-1240

#### For the Court:

Clerk of the Bankruptcy Court:  
Jeanne Henderson

Hours Open: Monday – Friday 8:00 AM – 4:00 PM

Date: 4/23/13

## EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 10") can be obtained at the United States Courts Web site: ( <a href="http://www.txeb.uscourts.gov/bkforms.html">http://www.txeb.uscourts.gov/bkforms.html</a> ) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
<b>Refer to Other Side for Important Deadlines and Notices</b>	
NOTICE: Pursuant to L.R.B.P. 6007 the Trustee may announce at this meeting his intention to abandon specific property of the estate having a total value of not more than \$1500.	

**Certificate of Notice Page 4 of 6**  
 United States Bankruptcy Court  
 Eastern District of Texas

In re:  
 Efton Bryon Glover  
 Kate Jennifer Glover  
 Debtors

Case No. 13-40866-btr  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0540-4

User: carterl  
 Form ID: B9i

Page 1 of 3  
 Total Noticed: 28

Date Rcvd: Apr 23, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2013.

db/db	+Efton Bryon Glover,	Kate Jennifer Glover,	903 Rushmore Dr.,	Allen, TX 75002-1505
aty	+Patti H. Bass,	Bass & Associates,	3936 E. Ft. Lowell Rd. Suite 200,	Tucson, AZ 85712-1083
tr	Janna L. Countryman,	P. O. Box 941166,	Plano, TX 75094-1166	
cr	+Capital One, N.A.,	Bass & Associates, P.C.,	3936 E. Ft. Lowell Road, Suite #200,	Tucson, AZ 85712-1083
6511232	+Hyundai Motor Finance,	P.O. Box 20850,	Fountain Valley, CA 92728-0850	
6511234	+Kristie Peterson,	505 Exchange Parkway, Apt 7301,	Allen, TX 75002-1758	
6511238	+Texas Child Support Disbursement,	PO Box 659791,	San Antonio, TX 78265-9791	
6511243	+Worlds Foremost Bank/ Cabelas,	4800 NW. 1st St. Ste 300,	Lincoln, NE 68521-4463	

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: michael@siceslaw.com	Apr 24 2013 04:17:49	Michael R. Sices,
	Law Offices of Michael R. Sices, pc,	2000 N. Central Expy,	Suite 209, Plano, TX 75074
ust	+E-mail/Text: ustpreregion06.ty.ecf@usdoj.gov	Apr 24 2013 04:30:28	US Trustee,
	Office of the U.S. Trustee,	110 N. College Ave.,	Suite 300, Tyler, TX 75702-7231
cr	EDI: RECOVERYCORP.COM	Apr 24 2013 03:28:00	Recovery Management Systems Corporation,
	25 S.E. Second Avenue,	Suite 1120,	Miami, FL 33131-1605
6511230	EDI: HNDA.COM	Apr 24 2013 03:28:00	Honda Finance,
	Alpharetta, GA 30005-2907		
6520197	EDI: HNDA.COM	Apr 24 2013 03:28:00	American Honda Finance Corporation,
	National Bankruptcy Center,	P.O. Box 168088,	Irving, TX 75016-8088, 866-716-6441
6511227	+EDI: CITICORP.COM	Apr 24 2013 03:28:00	CITI, Attn: Bankruptcy Dept., PO Box 6241,
	Sioux Falls, SD 57117-6241		
6511226	+EDI: CAPITALONE.COM	Apr 24 2013 03:28:00	Capital One Bank, PO Box 30285,
	Salt Lake City, UT 84130-0285		
6511228	EDI: DISCOVER.COM	Apr 24 2013 03:28:00	Discover Bank, Dfs Seviles LLC, PO Box 3025,
	New Albany, OH 43054-3025		
6511229	+EDI: RMSC.COM	Apr 24 2013 03:28:00	GEGRB/ Sams Club DC, PO Box 965005,
	Orlando, FL 32896-5005		
6511231	+EDI: HFC.COM	Apr 24 2013 03:28:00	HSBC, Attn: Bankruptcy Dept., PO Box 5213,
	Carol Stream, IL 60197-5213		
6511233	EDI: IRS.COM	Apr 24 2013 03:28:00	INTERNAL REVENUE SERVICE,
	CENTRALIZED INSOLVENCY OPERATIONS,	PO Box 21126,	PHILADELPHIA PA 19114-0326
6511235	+EDI: TSYS2.COM	Apr 24 2013 03:28:00	Macy's/DSNB, PO Box 8218, Mason, OH 45040-8218
6511236	+EDI: MERRICKBANK.COM	Apr 24 2013 03:28:00	Merrick Bank, 10705 S Jordan Gateway,
	South Jordan, UT 84095-3977		
6518305	EDI: RECOVERYCORP.COM	Apr 24 2013 03:28:00	Recovery Management Systems Corporation,
	25 S.E. 2nd Avenue, Suite 1120,	Miami, FL 33131-1605	
6511237	+EDI: SALMAESERVICING.COM	Apr 24 2013 03:28:00	Sallie Mae Education Credit Finance Corp,
	c/o Sallie Mae, Inc.,	220 Lasley Ave,	Wilkes-Barre, PA 18706-1430
6511239	EDI: TFSR.COM	Apr 24 2013 03:28:00	Toyota Financial, PO Box 5855,
	Carol Stream, IL 60197-5855		
6522111	EDI: TFSR.COM	Apr 24 2013 03:28:00	Toyota Motor Credit Corporation (TMCC), PO BOX 8026,
	Cedar Rapids, Iowa 52408-8026		
6511240	EDI: USAA.COM	Apr 24 2013 03:28:00	USAA Federal Savings Bank, 10750 W Ih 10,
	Usaa Building Bk P3 East,	San Antonio, TX 78288-1600	
6511241	+EDI: WFFC.COM	Apr 24 2013 03:28:00	Wells Fargo, One Home Campus BK PMT PROC,
	MAC #X2302-04C,	Des Moines, Iowa 50328-0001	
6511242	EDI: WFNNB.COM	Apr 24 2013 03:28:00	World Financial Network National Bank,
	PO Box 182124 Columbus,	Columbus, OH 43218-2124	

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

6522036*	++AMERICAN HONDA FINANCE,	P O BOX 168088,	IRVING TX 75016-8088
	(address filed with court: American Honda Finance Corporation,	National Bankruptcy Center,	
	P.O. Box 168088,	Irving, TX 75016-8088,	866-716-6441)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0540-4

User: carterl  
Form ID: B9i

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Total Noticed: 28

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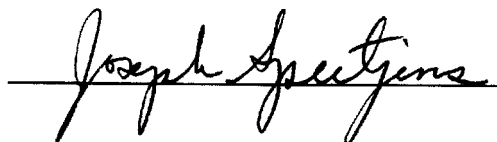
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 25, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.

District/off: 0540-4

User: carterl  
Form ID: B9i

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Total Noticed: 28

Date Rcvd: Apr 23, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2013 at the address(es) listed below:

Janna L. Countryman ECFchl3plano@chl3plano.com  
Michael R. Sices on behalf of Debtor Efton Glover michael@siceslaw.com, msicesecf@gmail.com  
Patti H. Bass on behalf of Creditor Capital One, N.A. ecf@bass-associates.com  
Recovery Management Systems Corporation claims@recoverycorp.com  
US Trustee USTPRegion06.TY.ECF@USD.OJ.GOV

TOTAL: 5